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Cyber Security Bulletin

Online Shopping Tips

Online shopping can be fun and convenient. However, you expose yourself to **fraud and identity theft** unless you take the proper precautions.

With the holiday season quickly approaching, scammers' and cybercriminals' activities will be on the rise. Many phishing scams replicate follow-up emails from retailers, requests from your bank or credit card provider, and many other "to good to be true" offers. These emails will attempt to get you to send your **credit card or personal information** via email, a phone number, or a scam website.

The scammers are well aware that many people will be shopping online. They will use this to their advantage to try and obtain your personal information. Exercise extra caution when shopping online at any time of the year but especially during the holidays.

4 tips for online shopping

1) **RESEARCH**: Conduct research on the item and the website from which you plan to order. Read the positive and negative reviews before you make your purchase. Purchase only from vendors you know.

2) **SAFE PAYMENT OPTIONS:** Credit cards are generally the better option for purchasing items online. With a debit card, the money is already siphoned from your account and you will not have access to your funds while a dispute claim is in process.

3) **NEVER SAVE YOUR CARD INFORMATION:** Websites and internet browsers now offer the ability to save your credit card information for convenience. Having it stored presents a greater opportunity for cybercriminals to obtain your information.

4) **SECURE Wi-Fi:** Limit the type of business you conduct on public open Wi-Fi. There are many vulnerabilities to using public Wi-Fi for online purchases. Also, avoid using a public computer as your personal information may accidentally be saved on it.

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